

Certificate Number: 02470-NJ-DE-037335905

Bankruptcy Case Number: 23-11517



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 10, 2023, at 11:37 o'clock AM EDT, Richard H Stinsman completed a course on personal financial management given by internet by Isabel C. Balboa, Chapter 13 Standing Trustee, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 11, 2023 By: /s/Kathy Mills

Name: Kathy Mills

Title: TENS Instructor